

Insurers doing us no favours

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The Leader-Post

Wednesday, July 02, 2003

On June 23, the Leader-Post and other newspapers across Canada published a Canadian Press article in which the insurance industry unleashed its "wish list" for the settlement of insurance claims and treatment of car accident victims.

The industry is calling for the elimination, or capping, of compensation for pain and suffering (quality of life), and economic loss (wages over and above the limits they set). Other industry favourites are allowing the insurance company to pick the medical professional who treats you, and only allowing one opinion on your medical condition -- which of course would come from their own "independent medical examiner".

The industry's new buzzword for this draconian scheme is called "streamlining", but Canadians know it as no-fault insurance.

These ideas are akin to the fox guarding the hen house, except that the industry is going one step further and giving the fox the chicken already fried. Why should consumers continue to give them their money if the policies offered are useless, and do not protect or compensate us in the event of an accident? Better yet, why are consumers continuing to subsidize the bad investments that the industry is making?

The answers to these questions are simple; we are only numbers, statistics, and liabilities. It is time that the insurance industry was made accountable for its actions and consumers get what they pay for. We would not buy house insurance if we were told that in the event of a fire our policy would only cover three walls and none of our possessions, so why would we buy insurance for our bodies that does not make us whole?

The following should be a consumer bill of rights for auto insurance:

- The right to be assessed by our own physicians who know our medical history, and are the best judge of how the injuries suffered have affected our lives;
- The right to a second opinion when an insurance company sends you to one of its own medical experts;
- The right to compensation for pain and suffering, loss of quality of life, and reimbursement of lost income;
- The right to no cruel or unusual punishments or treatments disguised as rehabilitation but designed to work-harden claimants;
- The right of the claimant to courteous and fair treatment and the dignity and respect due to them by those who adjudicate the claims process;
- The right to make drunk and negligent drivers accountable for their actions;
- The right to legal counsel and full access to a court of law. This is the right of every Canadian and should not be revoked by an insurance company;

- The right to be regarded as innocent until proven guilty;
- The right to be listened to by governments who are being lobbied by the insurance companies to restrict our rights and govern our lives.
- The right to be treated as first-class citizens as laid out in the Canadian Charter of Rights.

It is time that Canadians let politicians know that we refuse to allow them to sell our rights out to insurance companies because they are holding us all ransom with higher insurance rates. It is time insurance companies were made to open up their books and come clean. They have gotten away with calling Canadians frauds for too long. Not everyone is out to scam them and the innocent should not have to pay for the two per cent who do.

Isn't it also fraud when insurance companies deny legitimate claims, and in turn the victim is forced to turn to the taxpayers for help? The insurance industry is a risk-based business and its bad investments are not our priorities, nor should they be our worries or woes. We pay insurance companies for a service and if they can't handle our claims without charging us exorbitant rates or limiting our rights, then they need to turn to a new line of business.

Consumers will not continue to pay more and more for less and less coverage without public outcry and careful scrutiny of the insurance industry itself

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